

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

IN RE: * CASE NO. 09-60541
Charles Walter Thomas *
Bonita Thomas *
Debtor(s) * JUDGE RUSS KENDIG

NOTICE

The above named debtor(s) have filed papers with the court to Motion To Establish Mortgage Payment.

NOTICE

THE RELIEF PRAYED FOR IN THIS MOTION WILL BE GRANTED TEWENTY (20) DAYS AFTER ITS DATE OF MAILING UNLESS A WRITTEN OBJECTION THERETO IS FILED WITH THE COURT AND SERVED UPON DEBTOR('S')(S') ATTORNEY AND THE TRUSTEE.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.

If you do not want the court to approve the motion, or if you want the court to consider your views on the motion, then on or before **May 6, 2009**, you or your attorney must:

File with the court a written request for a hearing or, if the court requires a written response, an answer, explaining your position at:

UNITED STATES BANKRUPTCY COURT
201 CLEVELAND AVE. SW
CANTON, OHIO 44702

If you mail your (request) (response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to:

1. ATTORNEY DOUGLAS L. THRUSH
13 PARK AVE. WEST STE. 314
MANSFIELD, OHIO 44902

2. TRUSTEE: TOBY L. ROSEN
400 W TUSCARAWARS ST.
CANTON, OHIO 44702

3. UNITED STATES TRUSTEE
200 PUBLIC SQUARE, STE. 20-3300
CLEVELAND, OHIO 44114

If you or your attorney does not take these steps, the court may decide that you do not oppose the motion and may enter an order granting said motion.

Date: April 16, 2009

/s/Douglas L. Thrush
ATTORNEY DOUGLAS L. THRUSH
Bar No. 0009941
13 PARK AVE. WEST STE. 314
MANSFIELD, OHIO 44902
419-522-0004

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO

IN RE: : CASE NO. 09-60541
Charles Walter Thomas :
Bonita Thomas : Chapter 13
Debtors :
: JUDGE RUSS KENDIG
:
: MOTION TO ESTABLISH THE
: MORTGAGE PAYMENT TO ASC

Now come the debtors, Charles and Bonita Thomas through their attorney, Douglas L.

Thrush and moves the court for an Order to establish the mortgage payment to Deutsche Bank as being \$1,225.00. Attached is a letter from Deutsche Bank's attorney, Steve Patterson stating that the mortgage payment will increased to \$1, 521.67 beginning in March 2009. Also attached is a letter from Deutsche Bank stating that the payment would be \$1,224.28 beginning March 2009, which is subject to change every six months. Therefore, the mortgage payment to Deutsche Bank shall remain at \$1,224.28 per month.

WHEREFORE, the debtor prays for an order establishing the debtors' mortgage payment of \$1,224.28 per month to Deutsche Bank.

/s/Douglas L. Thrush
Douglas L. Thrush 0009941
Attorney for Debtor(s)
13 Park Avenue West
Mansfield, Ohio 44902
419-522-0004

CERTIFICATE OF SERVICE

I, **Douglas L. Thrush**, hereby certify that the foregoing Motion was sent by regular US Mail, postage prepaid, this 16th day of April, 2009 to the following individuals:

1. Mr. & Mrs. Charles Thomas, 191 Redwood Rd., Mansfield, Ohio 44907.
2. Deutsche Bank c/o Lerner Sampson & Rothfuss, Attn: Steve Patterson, 120 E Fourth St., 8th Fl., Cincinnati, Ohio 45202-4094.

I, Douglas L. Thrush, hereby certify that the foregoing Motion was electronically transmitted on or about April 16, 2009 to the following who are listed on the Court's Electronic Mail Notice List:

Toby L Rosen - lweir@chapter13canton.com

/s/Douglas L. Thrush
Douglas L. Thrush
Attorney For Debtors

First Franklin Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

Charles W Thomas
Bonita A Thomas
191 Redwood Rd
Mansfield OH 44907-2469

January 09, 2009

Adjustable Rate Mortgage (ARM) Notification, Loan No. 1044636047

The interest rate on your ARM loan is subject to change every 6 payments, and your principal and interest payment every 6 payments. Your new interest rate will be applied to your loan balance effective with the payment adjustment date, 03-01-09. The next adjustment date will be 09-01-09.

If your total payment amount includes an amount for escrow items, an escrow analysis will be sent on your regular analysis date.

LOAN STATUS BEFORE CHANGE	
Interest Rate	Principal and Interest Payment
9.50000	\$ 1,332.89

LOAN STATUS AFTER CHANGE	
Interest Rate	Principal and Interest Payment
8.50000	\$ 1,224.28

PROJECTED BALANCE AS OF CHANGE DATE: \$ 155,283.01

The current index value used to determine the change of interest rate and principal and interest payment is 1.75000 compared to the last index value of 3.10875. A margin of 5.87500 is added to the new index to determine the new interest rate. Caps and rounding factors may affect the newly calculated rate.

These changes are in full accordance with the terms of your Note. If you have any questions about this notice, please call our Customer Service Department at 1-800-346-6437.

(SL004)

You should consider this letter coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However, if you are in bankruptcy or received a bankruptcy discharge for this debt, this letter is not an attempt to collect a debt, but notice of possible enforcement of our lien against the collateral property.



LERNER SAMPSON & ROTHFUSS

A LEGAL PROFESSIONAL ASSOCIATION

120 East Fourth Street, 8th Floor - Cincinnati, OH 45202-4007
Phone (513) 241-3100 - Fax (513) 241-4094

March 24, 2009

Douglas L. Thrush, Esq.
13 Park Ave W #314
Mansfield, OH 44902-1714
douglaslt@cmbarrmail.com

IN RE: THOMAS, Debtors
Chapter 13 Case No. 09-60541
Home Loan Services, Inc.
LSR No. 200913044

Dear Attorney Thrush:

This letter is to advise you that the regular monthly mortgage payment due to Home Loan Services, Inc. will change to \$1,521.67 per month, beginning with the month of March, 2009.

Please advise your clients of the new payment amount and forward all payments directly to Home Loan Services, Inc.

Feel free to contact our office if you should have any questions or comments.

Thank you.

Very truly yours,

LERNER, SAMPSON & ROTHFUSS



Steven H. Patterson

SHIP/lmc